

Information to identify the case:

Debtor 1	<u>Lanita J. Castillo-Flagg</u>	Social Security number or ITIN	xxx-xx-3863
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of New Jersey		
Case number:	13-34280-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lanita J. Castillo-Flagg

5/4/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lanita J. Castillo-Flagg
 Debtor

Case No. 13-34280-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 43

Date Rcvd: May 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2017.

db +Lanita J. Castillo-Flagg, 856 Odonnell Ave, Scotch Plains, NJ 07076-2141
 cr +JPMorgan Chase Bank, National Association, 99 Wood Avenue South, Suite 803,
 Iselin, NJ 08830-2713
 514408903 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514332707 +Chase, Po Box 24696, Columbus, OH 43224-0696
 514332710 +Chase Manhattan Mortga, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
 514332715 +Citizens Bank, Attn: Bankruptcy Dept, 443 Jefferson Blvd Ms Rjw-135,
 Warwick, RI 02886-1321
 514555383 +Deutsche Bank Trust Company Americas As Trustee RA, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 514332717 +Ditech.com/GMAC Mortgage, Attn: Bankruptcy, 1100 Virginia Dr,
 Fort Washington, PA 19034-3204
 514332719 +E Trade/Sst, 4315 Pickett Rd., St. Joseph, MO 64503-1600
 514470843 +HSBC Bank USA, National Association as Trustee for, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 514620227 JPMorgan Chase Bank, N.A., Attention: Correspondence Mail, 700 Kansas Lane (LA 4-5555),
 Monroe, Louisiana 71203
 514332723 +Mitsubishi Motor Credit, Po Box 4401, Bridgeton, MO 63044-0401
 514332724 +Mmca/cl, Po Box 991817, Mobile, AL 36691-8817
 514332725 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissn Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway,
 Irving, TX 75063)
 516662166 +PNC Mortgage, 3232 Newmark Dr., B6-YM14-01-3, Miamisburg, OH 45342-5421
 514332726 +Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570
 514332727 +Pnc Mortgage, 3232 Nemark Dr, Miamisburg, OH 45342-5433
 514332729 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 514332730 +Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
 516715525 +Wilmington Savings Fund Society, FSB, et al, c/o Rushmore Loan Management Services,
 P.O. Box 52708, Irvine, CA 92619-2708
 516715526 +Wilmington Savings Fund Society, FSB, et al, c/o Rushmore Loan Management Services,
 P.O. Box 52708, Irvine, CA 92619-2708, Wilmington Savings Fund Society, FSB, et,
 c/o Rushmore Loan Management Services 92619-2708
 514332733 +Xceed Financial Fcu, 12366 Firestone Blvd, Norwalk, CA 90650-4324

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 04 2017 22:47:29 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 04 2017 22:47:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: RMSC.COM May 04 2017 22:23:00 GE CAPITAL RETAIL BANK,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 514365928 EDI: AIS.COM May 04 2017 22:23:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514332705 EDI: BANKAMER.COM May 04 2017 22:23:00 Bank Of America, 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 514332704 EDI: BANKAMER.COM May 04 2017 22:23:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 514332706 EDI: BANKAMER.COM May 04 2017 22:23:00 Bankamerica, Mc: Nc4-105-03-14,
 4161 Piedmont Pkwy, Greensboro, NC 27420
 514332712 EDI: CITICORP.COM May 04 2017 22:23:00 Childrens Place/Citicorp Credit Services,
 Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
 514332713 EDI: CITICORP.COM May 04 2017 22:23:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20363, Kansas City, MO 64195
 514332714 EDI: CITICORP.COM May 04 2017 22:23:00 Citibank Usa,
 Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195
 514332709 +EDI: CHASE.COM May 04 2017 22:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 514332711 +EDI: CHASE.COM May 04 2017 22:23:00 Chase Mht Bk, Attn:Bankruptcy Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 514332716 +EDI: DISCOVER.COM May 04 2017 22:23:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 514332718 +EDI: TSYS2.COM May 04 2017 22:23:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 514372063 EDI: RMSC.COM May 04 2017 22:23:00 GE Capital Retail Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 514332720 +EDI: RMSC.COM May 04 2017 22:23:00 GECRB/PC Richards & Sons, Attention: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 514332721 +EDI: CBSKOHLS.COM May 04 2017 22:23:00 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 514332722 +EDI: MID8.COM May 04 2017 22:23:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 514332731 +EDI: SEARS.COM May 04 2017 22:23:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 43

Date Rcvd: May 04, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514332732 +EDI: WFNNB.COM May 04 2017 22:23:00 Victoria's Secret, Attention: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
514332734 +E-mail/Text: bankruptcy@xfcu.org May 04 2017 22:46:35 Xerox Federal Cr Un, 888 N Nash St.,
El Segundo, CA 90245-2879

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
cr PNC Bank, National Association
514332708* +Chase, Po Box 24696, Columbus, OH 43224-0696
516774989* +PNC Mortgage, 3232 Newmark Dr., B6-YM14-01-3, Miamisburg, OH 45342-5421
514332728* +Pnc Mortgage, 3232 Nemark Dr, Miamisburg, OH 45342-5433

TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2017 at the address(es) listed below:

Brian E Caine on behalf of Creditor Wilmington Savings Fund Society, FSB, et al
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for
Deutsche Alt-A Securities Mortgage Loan Trust, Series 2005-1 bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor JPMorgan Chase Bank, National Association
nj_ecf_notices@buckleymadole.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Debtor Lanita J. Castillo-Flagg rbear611@aol.com,
lowlaw505@gmail.com
Tammy L. Terrell on behalf of Creditor Deutsche Bank Trust Company Americas As Trustee RALI
2003-QS11 bankruptcy@feinsuch.com

TOTAL: 6